

United States Bankruptcy Court
Eastern District of Virginia

In re **Charles H Nance,
Elizabeth K Nance**

Debtors

Case No. **10-36993**

Chapter **7**

SUMMARY OF SCHEDULES - AMENDED

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	282,500.00		
B - Personal Property	Yes	5	44,106.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		443,155.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		28,429.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		184,310.36	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			8,523.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			11,239.00
Total Number of Sheets of ALL Schedules		24			
Total Assets			326,606.00		
Total Liabilities				655,894.36	

United States Bankruptcy Court
Eastern District of Virginia

In re **Charles H Nance,
Elizabeth K Nance**

Debtors

Case No. **10-36993**

Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- ☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	28,429.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	28,429.00

State the following:

Average Income (from Schedule I, Line 16)	8,523.00
Average Expenses (from Schedule J, Line 18)	11,239.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	8,345.83

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		55,067.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	28,429.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		184,310.36
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		239,377.36

In re **Charles H Nance,
Elizabeth K Nance**Case No. **10-36993**

Debtors

SCHEDULE B - PERSONAL PROPERTY - AMENDED

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Location: 5700 Park Avenue, Richmond VA 23226	J	100.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account Union First Market Bank, Ruther Glen, VA Acc't No.: xxxxxx1225	J	900.00
		Checking account Wachovia Bank, Richmond, VA Acc't No.: xxxxxxxxx5372	J	175.00
		Checking account Wachovia Bank, Richmond, VA Acc't No.: xxxxxxxxx2380	J	323.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Living room: chest (\$80); 2 wing chairs (\$100); rug (\$75); 2 straight backchairs (\$70); mirror (\$100); bookshelf (\$75); sofa (\$150); round table (\$35); 2 lamps (\$80) Location: 5700 Park Avenue, Richmond VA 23226	J	765.00
		TV Room: TV w/ stand (\$); sofa (\$125); chest (\$80); cabinet (\$125); tea cart (\$30); 3 chairs (\$120); 2 side tables (\$20); rocking chair (\$30) Location: 5700 Park Avenue, Richmond VA 23226	J	0.00
		Dining room: table w/ chairs (\$200); corner cupboard (\$150); corner cupboard (\$250); small table (\$75); 3 "nested" tables (\$30)	J	705.00
		Office: Desk (\$95); 2 book shelves (\$200); chair (60); straight chair (\$40) Location: 5700 Park Avenue, Richmond VA 23226	J	395.00

Sub-Total > **3,363.00**
(Total of this page)

In re **Charles H Nance,
Elizabeth K Nance**Case No. **10-36993**

Debtors

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Master bedroom: bed (\$70); 2 dressers (\$100); book shelf (\$100); computer stand (\$45); small bookshelf (\$45) 2 bedside tables (\$40) Location: 5700 Park Avenue, Richmond VA 23226	J	400.00
		Second bedroom: bed (\$70); small desk (\$40); dresser (\$50); bookshelf (\$100); chair (\$40); straight chair (\$40); bedside table (\$20) Location: 5700 Park Avenue, Richmond VA 23226	J	360.00
		Third bedroom: bed (\$60); dresser (\$50); chest (\$25); straight chair (\$40); bench (\$15) Location: 5700 Park Avenue, Richmond VA 23226	J	190.00
		Kitchen: refrigerator (\$200); assorted small appliances (\$150); utensils, dishes, pots & pans (\$250) Location: 5700 Park Avenue, Richmond VA 23226	J	600.00
		Deck: grill (\$100); furniture (\$250) Location: 5700 Park Avenue, Richmond VA 23226	J	350.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.	X			
7. Furs and jewelry.		Wedding/engagement rings Location: 5700 Park Avenue, Richmond VA 23226	J	2,485.00
		Fur coat	W	600.00
8. Firearms and sports, photographic, and other hobby equipment.		Guitar (\$300); mandolin (\$400); fishiing equipment (\$300) Location: 5700 Park Avenue, Richmond VA 23226	J	1,000.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Long term care policy Penn Treaty, 3440 Lehigh Street, Allentown, PA 18103 Policy No.: xxx2763	W	Unknown
		Long term care insurance Penn Treaty, 3440 Lehigh Street, Allentown, PA 18103 Policy No.: xxx2764	H	Unknown
10. Annuities. Itemize and name each issuer.	X			
Sub-Total > (Total of this page)				5,985.00

Sheet **1** of **4** continuation sheets attached
to the Schedule of Personal Property

In re **Charles H Nance,
Elizabeth K Nance**Case No. **10-36993**

Debtors

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		IRA Scott & Stringfellow, 5238 Monticello Avenue, Williamsburg, VA 23188 Acct No.: xxxx1834	W	198.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Stock account Scott & Stringfellow, 5238 Monticello Ave, Williamsburg, VA 23188 Acct No.: xxxx4859	W	37.00
		Nance Law Firm, 3900 Westerre Parkway, Suite 300, Henrico, VA 23233	H	0.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.		Accounts receivable to Charles Nance, attorney Location: 5700 Park Avenue, Richmond VA 23226	J	1,250.00
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total > **1,485.00**
(Total of this page)

Sheet **2** of **4** continuation sheets attached
to the Schedule of Personal Property

In re **Charles H Nance,
Elizabeth K Nance**Case No. **10-36993**

Debtors

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2008 Ford Expedition with 58,700 miles Location: 5700 Park Avenue, Richmond VA 23226	H	24,710.00
		2002 Lexus Sport Utility, RX 300, with 128,000 miles Location: 5700 Park Avenue, Richmond VA 23226	W	8,225.00
		1990 Chevrolet Location: 5700 Park Avenue, Richmond VA 23226	W	0.00
		1984 Dodge pickup, 250,000 miles Location: 5700 Park Avenue, Richmond VA 23226 Value based on 1990, oldest year for which a listing was available	H	338.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			

Sub-Total > **33,273.00**
(Total of this page)

Sheet **3** of **4** continuation sheets attached
to the Schedule of Personal Property

In re **Charles H Nance,
Elizabeth K Nance**

Case No. 10-36993

Debtors

SCHEDULE B - PERSONAL PROPERTY - AMENDED
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

In re **Charles H Nance,
Elizabeth K Nance**Case No. **10-36993**

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Household Goods and Furnishings			
Living room: chest (\$80); 2 wing chairs (\$100); rug (\$75); 2 straight backchairs (\$70); mirror (\$100); bookshelf (\$75); sofa (\$150); round table (\$35); 2 lamps (\$80) Location: 5700 Park Avenue, Richmond VA 23226	Va. Code Ann. § 34-26(4a)	765.00	765.00
Dining room: table w/ chairs (\$200); corner cupboard (\$150); corner cupboard (\$250); small table (\$75); 3 "nested" tables (\$30)	Va. Code Ann. § 34-26(4a)	705.00	705.00
Office: Desk (\$95); 2 book shelves (\$200); chair (60); straight chair (\$40) Location: 5700 Park Avenue, Richmond VA 23226	Va. Code Ann. § 34-26(4a)	395.00	395.00
Master bedroom: bed (\$70); 2 dressers (\$100); book shelf (\$100); computer stand (\$45); small bookshelf (\$45) 2 bedside tables (\$40) Location: 5700 Park Avenue, Richmond VA 23226	Va. Code Ann. § 34-26(4a)	400.00	400.00
Second bedroom: bed (\$70); small desk (\$40); dresser (\$50); bookshelf (\$100); chair (\$40); straight chair (\$40); bedside table (\$20) Location: 5700 Park Avenue, Richmond VA 23226	Va. Code Ann. § 34-26(4a)	360.00	360.00
Third bedroom: bed (\$60); dresser (\$50); chest (\$25); straight chair (\$40); bench (\$15) Location: 5700 Park Avenue, Richmond VA 23226	Va. Code Ann. § 34-26(4a)	190.00	190.00
Kitchen: refrigerator (\$200); assorted small appliances (\$150); utensils, dishes, pots & pans (\$250) Location: 5700 Park Avenue, Richmond VA 23226	Va. Code Ann. § 34-26(4a)	600.00	600.00
Deck: grill (\$100); furniture (\$250) Location: 5700 Park Avenue, Richmond VA 23226	Va. Code Ann. § 34-26(4a)	350.00	350.00
Furs and Jewelry Wedding/engagement rings Location: 5700 Park Avenue, Richmond VA 23226	Va. Code Ann. § 34-26(1a)	2,485.00	2,485.00

In re **Charles H Nance,
Elizabeth K Nance**Case No. **10-36993**

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u>			
IRA Scott & Stringfellow, 5238 Monticello Avenue, Williamsburg, VA 23188 Acct No.: xxxx1834	Va. Code Ann. § 34-34	198.00	198.00
<u>Accounts Receivable</u>			
Accounts receivable to Charles Nance, attorney Location: 5700 Park Avenue, Richmond VA 23226	Va. Code Ann. § 34-4	1,250.00	1,250.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
2002 Lexus Sport Utility, RX 300, with 128,000 miles Location: 5700 Park Avenue, Richmond VA 23226	Va. Code Ann. § 34-26(8) Va. Code Ann. § 34-4	2,000.00 2,747.00	8,225.00

United States Bankruptcy Court Eastern District of Virginia

In re **Charles H Nance
Elizabeth K Nance**

Debtor(s)

Case No. **10-36993**
Chapter **7**

STATEMENT OF FINANCIAL AFFAIRS - AMENDED

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$121,535.00	Husband Wages 01/01/2008 - 12/31/2008
\$83,075.00	Husband Wages 01/01/2009 - 12/31/2009
\$37,010.00	Husband Wages 01/01/2010 - 09/30/2010

AMOUNT	SOURCE
\$69,137.00	Wife Wages 01/01/2008 - 12/31/2008
\$69,401.00	Wife Wages 01/01/2009 - 12/31/2009
\$56,015.00	Wife Wages 01/01/2010 - 09/30/2010

2. Income other than from employment or operation of business

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
--------	--------

3. Payments to creditors

None ☐ *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None ☐ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None ☐ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Target National Bank v. Elizabeth Nance GV10-13611	Warrant in Debt	Henrico County General District Court	Judgment entered, 8/16/2010 for \$9,570.65, costs and 6% interest from date of judgment

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

- None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
St. James Episcopal Church Richmond, VA		Continuous throughout the year	\$25 per week

8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Joe B. Lamb, Jr. 10132 West Broad Street Glen Allen, VA 23060	8/2/2010	Costs paid into escrow and disbursed as incurred: filing fee (\$299); credit report (\$50); credit counseling (\$49); financial management (\$38) for total costs of \$447.00. Fees: \$1,150.00 Total receipts: \$1,597.00

10. Other transfers

- None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

- None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

- None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

- None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

- None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

- None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18. Nature, location and name of business

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Nance Law Firm	6966	P.O. Box 5405 Richmond, VA 23220	Law practice	August 2002 - present

- None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

- None ☒ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

- None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

- None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

Charles Nance

**5700 Park Ave
Richmond, VA 23226**

- None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

- None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

- None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY
RECORDS

21. Current Partners, Officers, Directors and Shareholders

- None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

- None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholders

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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25. Pension Funds.

None ☐ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date November 18, 2010

Signature /s/ Charles H Nance
Charles H Nance
 Debtor

Date November 18, 2010

Signature /s/ Elizabeth K Nance
Elizabeth K Nance
 Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

**United States Bankruptcy Court
Eastern District of Virginia**

In re **Charles H Nance**
Elizabeth K Nance

Debtor(s)

Case No. **10-36993**

Chapter **7**

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I certify under penalty of perjury that the foregoing Amended Summary of Schedules, Amended Schedules B and C, and the Amended Statement of Financial Affairs are true and correct.

Date **November 18, 2010**

Signature **/s/ Charles H Nance**

Charles H Nance

Debtor

Date **November 18, 2010**

Signature **/s/ Elizabeth K Nance**

Elizabeth K Nance

Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

**United States Bankruptcy Court
Eastern District of Virginia**

In re **Charles H Nance
Elizabeth K Nance**

Debtor(s)

Case No. **10-36993**
Chapter **7**

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s) or statement(s) are transmitted herewith:

- ☐ Involuntary/Voluntary Petition [*Specify reason for amendment: _____*]
Check if applicable: ☐ Soc. Sec. No. amended. [*If applicable: An original, signed Official Form 21 was marked/hand-delivered to the Clerk's office on ____.**]
- ☒ Summary of Schedules (Includes Statistical Summary of Certain Liabilities and Related Data)
- ☐ Schedule A - Real Property
- ☒ Schedule B - Personal Property
- ☒ Schedule C - Property Claimed as Exempt
- ☐ **Schedule D, E, or F, and/or list of Creditors or Equity Holders - REQUIRES COMPLIANCE WITH LOCAL RULE 1009-1 (\$26.00 fee required if adding or deleting pre-petition creditors, changing amounts owed or classification of debt.) Check applicable statement(s):**
- ☐ **Creditor(s) added** ☐ **Creditor(s) deleted**
- ☐ **Change in amounts owed or classification of debt**
- ☐ **No pre-petition creditors added/deleted, or amounts owed or classification of debt changed.** [Docket: Amended Schedule(s) and/or Statement(s), List(s)-NO FEE]
- ☐ **Post-petition creditors added (Schedule of Unpaid Debts)**
- ☐ **REMINDER: Conversion of Chapter 13 to Chapter 7 - only file Schedule of Unpaid Debts.**
- ☐ Schedule G- Executory Contracts and Unexpired Leases
- ☐ Schedule H - Codebtors
- ☐ Schedule I - Current Income of Individual Debtor(s)
- ☐ Schedule J - Current Expenditures of Individual Debtor(s)

[NOTE: The form "NOTICE TO CREDITOR(S) (RE AMENDMENT)" is still required when adding or deleting creditors.

***Amendment of debtor(s) Social Security Number requires that a hard copy of this cover sheet together with a completed Official Form 21 - Statement of Social Security Number(s) be submitted to the Clerk's Office for entry of the amended Social Security Number into the Court's database.]**

- ☒ Statement of Financial Affairs
- ☐ Chapter 7 Individual Debtor's Statement of Intention
- ☐ Chapter 11 List of Equity Security Holders
- ☐ Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims
- ☐ Disclosure of Compensation of Attorney for Debtor
- ☐ Other: _____

NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES

Pursuant to Federal Rule of Bankruptcy Procedure 1009(a) and Local Rule 1009-1, I certify that notice of the filing of the amendment(s) checked above has been given this date to the United States Trustee, the trustee in this case, and to any and all entities affected by the amendment as follows: all creditors as listed on the attached matrix.

Date: **November 18, 2010**

/s/ Joe B. Lamb, Jr.

Attorney for Debtor(s) [or *Pro Se* Debtor(s)]

State Bar No.: **20108**

Mailing Address: **Joe B. Lamb, Jr.**

**10132 West Broad Street
Glen Allen, VA 23060**

Telephone No.: **(804) 935-0000**

I, **Charles H Nance , Elizabeth K Nance** certify under penalty of perjury that the amended forms herein are accurate and true to the best of my knowledge and belief.

Date: **November 18, 2010**

/s/ Charles H Nance

/s/ Elizabeth K Nance

**United States Bankruptcy Court
Eastern District of Virginia**

In re **Charles H Nance**
Elizabeth K Nance

Debtor(s)

Case No. **10-36993**
Chapter **7**

CERTIFICATE OF SERVICE

I hereby certify that on **November 18, 2010**, copies of the Amended Summary of Schedules, Amended Schedules B and C and the Amended Statement of Financial Affairs were served electronically or by regular United States mail to all interested parties, the Trustee and all creditors listed on the attached matrix

/s/ Joe B. Lamb, Jr.

Joe B. Lamb, Jr. 20108

Joe B. Lamb, Jr.

10132 West Broad Street

Glen Allen, VA 23060

(804) 935-0000 Fax: (804) 747-5576

joe@joelamblaw.com

American Express
c/o Becket and Lee LLP
P.O. Box 3001
Malvern, PA 19355

Bank Of America
4060 Ogletown/Stanton Rd
Newark, DE 19713

BB & T
Bankruptcy Dept
P.O. Box 1566
Manitowoc, WI 54221

BB&T
Bankruptcy Dept
P.O. Box 1566
Manitowoc, WI 54221

Business Suites Ltd
3900 Westerre Parkway
Suite 300
Henrico, VA 23233

Capital One, N.a.
C/O American Infosource
Po Box 54529
Oklahoma City, OK 73154

Chase
201 N. Walnut St//De1-1027
Wilmington, DE 19801

Chase-pier1
Attn: Recovery
Po Box 15298
Wilmington, DE 19850

Chippenham JW Med Ctrs
P.O. Box 13620
Richmond, VA 23225-8620

Citibank Usa
Attn.: Centralized Bankruptcy
P.O. Box 20363
Kansas City, MO 64195

City of Richmond
Tax Assessment Unit
P.O. Box 26505
Richmond, VA 23261-6505

Connects Federal Credit Union
7700 Shrader Road
Henrico, VA 23228

Credit First
P.O. Box 818011
Cleveland, OH 44181

Dell Financial Services
Attn: Bankruptcy Dept.
Po Box 81577
Austin, TX 78708

Dept Of Ed/sallie Mae
Po Box 9635
Wilkes-barre, PA 18773

First Horizon Home Loans
First Tennessee Bank
P.O. Box 1469
Knoxville, TN 37901

GEMB / Old Navy
Attention: Bankruptcy
Po Box 103104
Roswell, GA 30076

GEMB/Belk
P.O. Box 981491
El Paso, TX 79998

GEMB/JCP
Attention: Bankruptcy
P.O. Box 103104
Roswell, GA 30076

GEMB/Walmart
Attn: Bankruptcy
P.O. Box 103104
Roswell, GA 30076

Integrity Financial Partners
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Suite 100
Overland Park, KS 66211

IRS
Department of the Treasury
Philadelphia, PA 19154-0030

Macys/fdsb
Macy's Bankruptcy
Po Box 8053
Mason, OH 45040

Margolis, Pritzker, Epstein
110 West Road
Suite 222
Towson, MD 21204

MetLife Home Loans
4000 Horizon Way
Suite 100
Irving, TX 75063

NCO
Po Box 790113
St. Louis, MO 63149

NCO
507 Prudential Road
Horsham, PA 19044

Nordstrom FSB
Attn: Bankruptcy Dept
P.O. Box 6566
Englewood, CO 80155

Phar/cbsd
Po Box 6497
Sioux Falls, SD 57117

Sallie Mae
Attn: Claims Dept
Po Box 9500
Wilkes Barre, PA 18773

Sears/CBSD
133200 Smith Rd
Cleveland, OH 44130

Spiegel
Attn: Bankruptcy
Po Box 9428
Hampton, VA 23670

The Advisors Forum
Wealth Counsel, LLC
2110 Luann Lane, Ste 101
Madison, WI 53713

TNB-VISA
P.O. Box 560284
Dallas, TX 75356

Us Dept Of Education
Attn: Borrowers Service Dept
Po Box 5609
Greenville, TX 75403

Victoria's Secret
Po Box 182124
Columbus, OH 43218

Wachov/ftu
Attn: Bankruptcy
Po Box 13765
Roanoke, VA 24037

Wealth Counsel, LLC
P.O. Box 44403
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West Asset Management, Inc.
P.O. Box 2308
Sherman, TX 75091-2308

Wf Fin Bank
Wells Fargo Financial
4137 121st St
Urbandale, IA 50323

Wfnnb/ann Taylor
Po Box 182273
Columbus, OH 43218

WFNNB/Dress Barn
P.O. Box 182686
Columbus, OH 43218

Zwicker & Associates, PC
80 Minuteman Rd
Andover, MA 01810-1008

Office of the U.S. Trustee
701 East Broad Street
Suite 4304
Richmond, VA 23219

Harry Shaia, Jr.
Chapter 7 Trustee
8550 Mayland Drive
Richmond, VA 23294